B 23 (Official Form 23) (12/13)

## UNITED STATES BANKRUPTCY COURT

Inre Lee Deramus	Case No.	19-29022
Debtor	Case Ivo.	19 29022
	Chapter	13
DEBTOR'S CERTIFICATION OF COMMY	077 0	
DEBTOR'S CERTIFICATION OF COMPLETIC	ON OF POSTPET	TITION INSTRUCTIONAL
COURSE CONCERNING PERSONA	L FINANCIAL M	LANAGEMENT
This form should not be filed if an approved provider of a postpe management has already notified the court of the debtor's comp	etition instructional con	urse concerning personal financial
in a chapter 7 or a chapter 13 case or in a chapter 11	ellon of the course. Of	herwise, every individual debtor
joint petition is filed and this certification is required each and	ach y 1141(a)(3) appli	es must file this certification. If a
Complete one of the following statements and file by the deadline	se must complete and fi	ile a separate certification.
	statea below:	•
XX I, Lee Deramus	, the debtor in the abo	ve-styled case hereby
(Printed Name of Debtor)		to defice base, hereby
certify that on 1300 (Date), I completed an instruction provided by 1500 Balbog	uctional course in pers	onal financial management
District Ballog	, an a	pproved personal financial
management provider. (Name of Provider)		
	211122000	
Certificate No. (if any): 02470-NJ-SE-0	3462847	
□ r.		
(Printed Name of Debtor)	e debtor in the above-s	tyled case, hereby
certify that no personal financial management course is		•
certify that no personal financial management course is required be  Incapacity or disability, as defined in 11 U.S.C. § 109(	cause of [Check the ap]	propriate box.]:
☐ Active military duty in a military combat zone; or		
Li Residence in a district in which the I inited States to the	(on house to the	
the approved instructional courses are not adequate at this time to see be required to complete such courses.	(or bankruptcy admini	strator) has determined that
be required to complete such courses.	ive the additional indiv	iduals who would otherwise
	۷	
Signature of Debtor:		
Date: 115/201		•
Dato. 1011 010 4		
Instructions: Use this form only to certify whether you completed a course provider has not already notified the court of your complete.		
your course provider has not already notified the court of your completed Do NOT use this form to file the certificate given to you by your proposition.	irse in personal financia	al management and only if
Do NOT use this form to file the certificate given to you by your prepeting include with the petition when filing your case.	ition cradit!	R. Bankr. P. 1007(b)(7).)
include with the petition when filing your case.	mon credit counseling	provider and do NOT
Filing Deadlines: In a chapter 7 case, file within 60 days of the first date § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file as before the	set for the meeting of	Creditors undo
§ 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later the required by the plan or the filing of a motion for a discharge under \$ 114.	an the last payment ma	de by the debtors
	(d)(5)(B) or 8 1328/h)	of the Code (See Par
R. Bankr. P. 1007(c).)	3 .225(0)	or mo code. (See red.

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B 23 (Official Form 23) (12/13)

Margaret Deramus

include with the petition when filing your case.

## UNITED STATES BANKRUPTCY COURT

In re,	Case No19-29022
Debtor	Chapter13
DEBTOR'S CERTIFICATION OF COMPLET COURSE CONCERNING PERSON	TION OF POSTPETITION INSTRUCTIONAL
This form should not be filed if an approved provider of a pos management has already notified the court of the debtor's con in a chapter 7 or a chapter 13 case or in a chapter 11 case in joint petition is filed and this certification is required, each sp Complete one of the following statements and file by the dead	stpetition instructional course concerning personal financion in the course. Otherwise, every individual debtor which § 1141(d)(3) applies must file this certification. If course must complete and file a separate certification.
I,Margaret Deramus  (Printed Name of Debtor)	, the debtor in the above-styled case, hereby
(Printed Name of Debtor) certify that on (Date), I completed an provided by (Name of Provider.  Certificate No. (if any):	ider)
Пт	the debtor in the above-styled case, hereby
☐ I,	ired because of [Check the appropriate box.]:  § 109(h);  r trustee (or bankruptcy administrator) has determined that
Date: 0 15 24	
Instructions: Use this form only to certi whether you compleyour course provider has not already noticed the court of your Do NOT use this form to file the certificate given to you by your labeled the certificate given to you be your labeled the certificate given to your labeled the your labeled the certificate given to your labeled the	r completion of the course. (Fed. R. Bankr. P. 1007(b)(7).) Our prepetition credit counseling provider and do NOT

Filing Deadlines: In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)